

STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION  
Before the Commissioner of Financial and Insurance Regulation

Southwood Lending, LLC  
Petitioner

Case No. 08-694-MB  
Docket No. 2008-191

v

Office of Financial and Insurance Regulation  
Respondent

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For the Respondent:

Marlon F. Roberts  
Office of Financial & Insurance Services  
611 W. Ottawa, 3rd Floor  
Lansing, MI 48933

For the Petitioner:

Steven R. Southwood  


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Issued and entered  
this 5<sup>th</sup> day of January 2009  
by Ken Ross  
Commissioner

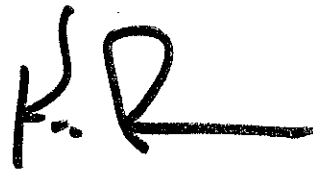
**ORDER CLARIFYING FINAL DECISION**

The Petitioner applied for mortgage broker and secondary mortgage broker licenses. The applications were denied. Petitioner requested a hearing to appeal the denial. Petitioner later sought to withdraw the hearing request. The request was granted by the administrative law judge. On September 26, 2008, the Commissioner issued a final decision dismissing the hearing. In the order, it was erroneously stated that the Petitioner had requested that the license application be withdrawn. In fact, the Petitioner's request that the hearing request be withdrawn. On November 18, 2008, the staff of the Office of Financial and Insurance Regulation filed a motion to correct the final decision and to order that the license applications be denied. The Final Decision is hereby amended to reflect Petitioner's request that the hearing be withdrawn.

**ORDER**

Therefore, it is ORDERED that:

1. Petitioner's request for hearing in this matter is dismissed.
2. Petitioner's applications to be licensed as a mortgage broker and as a secondary mortgage broker are denied.

A handwritten signature in black ink, appearing to be 'K. Ross', written over a horizontal line.

Ken Ross  
Commissioner